

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John William Flach
 Jennifer Megan Flach
 Debtors

Case No. 19-13239-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Jun 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2019.

db/jdb	+John William Flach, Jennifer Megan Flach, 616 Charles Drive, Gilbertsville, PA 19525-9197
14327023	+Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
14327024	Bureau of UC Benefits & Allowances, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
14327028	+Champion Mortgage, 11 Eves Drive, Marlton, NJ 08053-3130
14327030	+Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14327043	+KML Law Group PC, 701 Market St, Street 5000, Philadelphia, PA 19106-1541
14327045	+Midwst Rcvry, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557
14327049	+PNC Mortgage, Div of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14327053	+U.S. Dept of HUD, 451 7th Street S.W., Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: CourtNotices@rqplaw.com Jun 04 2019 08:05:56 JOSEPH L QUINN, Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
tr	+E-mail/Text: bncnotice@ph13trustee.com Jun 04 2019 08:07:19 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: megan.harper@phila.gov Jun 04 2019 08:07:03 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 04 2019 08:06:31 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 04 2019 08:06:57 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 04 2019 08:06:44 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14327022	+EDI: AMSHER.COM Jun 04 2019 11:58:00 Amsher Collection Serv, 4524 Southlake Pkwy Ste, Hoover, AL 35244-3271
14327025	+EDI: CAPITALONE.COM Jun 04 2019 11:58:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14327026	+EDI: CAPITALONE.COM Jun 04 2019 11:58:00 Capital One, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14327027	+E-mail/Text: csdlclientservices@cboflanc.com Jun 04 2019 08:07:11 Cb Lancaster, 218 West Orange St, Lancaster, PA 17603-3746
14327029	+EDI: WFNNB.COM Jun 04 2019 11:58:00 Comenity Bank/vctrssec, Po Box 182789, Columbus, OH 43218-2789
14327031	+E-mail/Text: bankruptcy@consumerportfolio.com Jun 04 2019 08:06:50 Consumer Portfolio Services, Po Box 57071, Irvine, CA 92619-7071
14327032	+E-mail/Text: bankruptcy@credencrm.com Jun 04 2019 08:07:15 Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14327033	+EDI: CCS.COM Jun 04 2019 11:58:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607
14327034	+EDI: CCS.COM Jun 04 2019 11:58:00 Credit Collection Serv, Po Box 710, Norwood, MA 02062-0710
14327035	+EDI: CRFRSTNA.COM Jun 04 2019 11:58:00 Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14327036	+EDI: RCSFNBMARIN.COM Jun 04 2019 11:58:00 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14327037	+E-mail/Text: electronicbkydocs@nelnet.net Jun 04 2019 08:06:47 Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14327038	+E-mail/Text: electronicbkydocs@nelnet.net Jun 04 2019 08:06:47 Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14327039	+EDI: AMINFOFP.COM Jun 04 2019 11:58:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14327040	+E-mail/Text: bankruptcy@flagshipcredit.com Jun 04 2019 08:06:51 Flagship Credit Acceptance, PO Box 3807, Coppell, TX 75019-5877
14327041	+EDI: IIC9.COM Jun 04 2019 11:58:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378
14327042	EDI: JEFFERSONCAP.COM Jun 04 2019 11:58:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303
14327044	+E-mail/Text: bncnotices@becket-lee.com Jun 04 2019 08:06:09 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14327046	+EDI: CBS7AVE Jun 04 2019 11:58:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14327047	+EDI: NAVIENTFFKAMSERV.COM Jun 04 2019 11:58:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14327048	+E-mail/Text: blegal@phfa.org Jun 04 2019 08:06:46 PHFA, 211 N. Front Street, PO Box 15530, Harrisburg, PA 17105-5530
14327050	EDI: PRA.COM Jun 04 2019 11:58:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14332487	EDI: Q3G.COM Jun 04 2019 11:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14327051	+EDI: CBS7AVE Jun 04 2019 11:58:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14327055	+EDI: VERIZONCOMB.COM Jun 04 2019 11:58:00 Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 31

Date Rcvd: Jun 03, 2019

TOTALS: 0, * 0, ## 1

Signature: /s/Joseph Speetjens

TOTAL: 5

Information to identify the case:		
Debtor 1	John William Flach	Social Security number or ITIN xxx-xx-2029
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Jennifer Megan Flach	Social Security number or ITIN xxx-xx-9099
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 5/17/19
Case number:	19-13239-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John William Flach	Jennifer Megan Flach
2. All other names used in the last 8 years		fka Jennifer Megan Lavella
3. Address	616 Charles Drive Gilbertsville, PA 19525	616 Charles Drive Gilbertsville, PA 19525
4. Debtor's attorney Name and address	JOSEPH L QUINN Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street, Suite 101 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@rqplaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/3/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 10, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 9/8/19 Filing deadline: 7/26/19 Filing deadline: 11/13/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$435.00 per month for 42 months. The plan is enclosed. The hearing on confirmation will be held on: 8/13/19 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	